

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:

Shirley Torrado

Case No.: 14-24134-JNP

Chapter: 7

Judge: Jerrold N. Poslusny Jr.

NOTICE OF PROPOSED ABANDONMENT

JOHN W. HARGRAVE, Trustee, in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk:

Clerk, US Bankruptcy court
401 Market Street
Camden, NJ 08102

If an objection is filed, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on **May 9, 2017** at 10 a.m. at the United States Bankruptcy Court, Courtroom no. 4C. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of no Objection.

Description and value of property:

| Description of Real Property | Petition Value |
|---|----------------|
| 1 Location: 7202 Derosse Court, Pennsauken NJ 08110 | \$135,000.00 |

Liens on property:

| Description of Real Property | Creditors Info | Amount of Claim |
|---|---|-----------------|
| 1 Location: 7202 Derosse Court, Pennsauken NJ 08110 | 1 st mortgage--- Central Loan Adm. | \$184,716.00 |

Amount of Equity claimed as exempt:

| Description of Real Property | Value of Claimed Exemption |
|---|----------------------------|
| 1 Location: 7202 Derosse Court, Pennsauken NJ 08110 | \$0.00 |

Objections must be served on, and requests for additional information directed to:

Name: /s/ John W. Hargrave

Address: 117 Clements Bridge Road, Barrington, NJ 08007

Telephone No.: (856) 547-6500

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Shirley Torrado
 Debtor

Case No. 14-24134-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf905

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Apr 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2017.

db #+Shirley Torrado, 7202 Derosse Court, Pennsauken, NJ 08110-3408
 aty +John W. Hargrave & Associates, 117 Clements Bridge Rd., Barrington, NJ 08007-1803
 514908974 +Cap1/bstby, Po Box 5253, Carol Stream, IL 60197-5253
 514908975 +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
 514908976 Capital One, Hayt Hayt & Landau, LLC, Two Industrial Way West, Meridian Center,
 PO Box 500, Eatontown, NJ 07724-0500
 514908977 +Cb Accts Inc, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321
 514908978 +Cenlar, PO Box 77404, Ewing, NJ 08628-6404
 514908981 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
 514908982 Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way West, PO Box 500,
 Eatontown, NJ 07724-0500
 514908986 +Kitvitz McKeever Lee PC, 701 Market St, Ste 5000, Philadelphia, PA 19106-1541
 514908987 +Law Firm of Allan C. Smith, PC, The Bucks County Office Center, 1276 Veterans Highway,
 Suite E-1, Bristol, PA 19007-2597
 514908988 +Lyons Doughty & Veldhuis, PC, 136 Gaither Drive, Suite 100, PO Box 1269,
 Mount Laurel, NJ 08054-7269
 515151140 +New Jersey Housing & Mortgage Finance Agency, Cenlar, FSB, Attn: Payment Processing,
 425 Phillips Blvd, Ewing, NJ 08618-1430
 515074396 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Department of Treasury,
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)
 514908991 Smith Law Firm, Bucks County Office Center, 1276 Veterans Highway, Suite E1,
 Bristol, PA 19007-2597
 514908992 +South Jersey Federal C, Po Box 5530, Deptford, NJ 08096-0530
 514908993 State of New Jersey, Department of The Treasury, Division of Pension and Benefits,
 PO Box 295, Trenton, NJ 08625-0295
 514908996 +Wf Fin Bank, Attention: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
 514908997 +William E. Vaughan, Esq., Law Firm of Allan C. Smith, PC, 1276 Veterans Highway, Suite E-1,
 Bristol, PA 19007-2597
 514908998 +William E. Vaughan, Esq., Law Office of Allan C. Smith, PC,
 1276 Veterans Highway, Suite E-1, Bristol, PA 19007-2597

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2017 22:41:43 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 13 2017 22:41:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/Text: bankruptcy@southjerseyfcu.com Apr 13 2017 22:41:41 South Jersey FCU,
 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
 514932846 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 13 2017 22:38:16
 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941,
 Oklahoma City, OK 73126-8941
 515057627 +E-mail/Text: ebn@squaretwofinancial.com Apr 13 2017 22:42:03 CACH, LLC,
 4340 S. Monaco Street, 2nd Floor, Denver, CO 80237-3485
 514908973 +E-mail/Text: ebn@squaretwofinancial.com Apr 13 2017 22:42:03 Cach Llc/Square Two Financial,
 Attention: Bankruptcy, 4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485
 514908979 +E-mail/Text: kzoepfel@credit-control.com Apr 13 2017 22:41:44 Central Loan Admin & R,
 425 Phillips Bv, Ewing, NJ 08618-1430
 514908980 +E-mail/Text: kzoepfel@credit-control.com Apr 13 2017 22:41:44
 Central Loan Administration & Reporting, PO Box 77404, Ewing, NJ 08628-6404
 514908985 E-mail/Text: cio.bncmail@irs.gov Apr 13 2017 22:41:14 Internal Revenue Service,
 PO Box 21126, Philadelphia, PA 19114
 514908989 +E-mail/Text: bankruptcydpt@mcmsg.com Apr 13 2017 22:41:39 Midland Funding,
 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
 514908990 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 13 2017 22:41:39 Office of the U.S. Trustee,
 District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 515131089 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 13 2017 22:38:28
 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
 515048349 E-mail/Text: bankruptcy@td.com Apr 13 2017 22:41:45 TD Bank N.A., Attn: Bankruptcy Dept.,
 ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
 514908995 +E-mail/Text: bankruptcy@td.com Apr 13 2017 22:41:45 Td Banknorth Maine,
 Td Bank/Attn: Bankruptcy, Po Box 1377, Lewiston, ME 04243-1377

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

District/off: 0312-1

User: admin
Form ID: pdf905

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Total Noticed: 34

Date Rcvd: Apr 13, 2017

514908983* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, Special Procedures Branch,
Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724)
514908984* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
514908994* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of the Treasury,
Division of Taxation, PO Box 269, Trenton, NJ 08695-0269)

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor New Jersey Housing & Mortgage Finance Agency
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ibalboa@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joel R. Spivack on behalf of Debtor Shirley Torrado joel@spivacklaw.com, admin@spivacklaw.com
John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com,
jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net
John W. Hargrave trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net
Joshua I. Goldman on behalf of Creditor New Jersey Housing & Mortgage Finance Agency
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert J. Malloy on behalf of Creditor South Jersey FCU ecf.rjmalloylaw@gmail.com
TOTAL: 8